Driver Underwriting Guidelines

The following are only guidelines, refer any questions or exception requests to Underwriting

1. Operators must be in possession of a valid driver's license. For Public Auto, the license must be issued from the state in which the named insured operates.

2. Operators must possess the proper license classifications and endorsements relative to the line of business and/or vehicles they operate (e.g. taxi or sedan commercial driver's license).

3. All operators should have at least one year driving experience in the principally operated area.

4. All operators must be at least 25 years old for our Public Auto program, and 23 years old for our Small Business Auto program.

5. An operator, who has a total of three moving violations and/or at-fault accidents, or any combination thereof, during the past 36 months, is ineligible.

6. An operator with two At-Fault Accidents during the past 12 months is ineligible.

7. An operator convicted of or who forfeited collateral on the following charges, during the past 60 months, is ineligible:

    a. Reckless driving
    b. Driving while under the influence of alcohol or drugs (DUI, DWI, etc.)
    c. Intentionally causing property damage or injury with an automobile
    d. Assault of a passenger
    e. Assault by means of a vehicle
    f. Any felony conviction
    g. Negligent homicide charge
    h. Narcotics conviction
    i. Leaving the scene of an accident
    j. Unlawful use of an operator's permit or automobile registration

8. An operator who is either over 75 years old or has a driving impairment must obtain upon request, a statement from a physician confirming that the operator can effectively operate a public automobile upon request